UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/021,124	10/30/2001	David Lawrence	3499-135	3578

27383　　7590　　11/26/2003		EXAMINER
CLIFFORD CHANCE US LLP		SUBRAMANIAN, NARAYANSWAMY
200 PARK AVENUE	ART UNIT	PAPER NUMBER
NEW YORK, NY 10166	3624	

DATE MAILED: 11/26/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
Office Action Summary	10/021,124	LAWRENCE, DAVID
	Examiner	**Art Unit**	
	Narayanswamy Subramanian	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *12 July 2002*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-21* is/are pending in the application.

   4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-21* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. §§ 119 and 120

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a)☐ All b)☐ Some * c)☐ None of:

   1.☐ Certified copies of the priority documents have been received.

   2.☐ Certified copies of the priority documents have been received in Application No. _____.

   3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

13)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

   a) ☐ The translation of the foreign language provisional application has been received.

14)☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

Attachment(s)

1)☐ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) *5* .

4)☐ Interview Summary (PTO-413) Paper No(s). _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: .

DETAILED ACTION

1.   Original claims 1-21 have been examined. The rejections are stated below.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as
> set forth in section 102 of this title, if the differences between the subject matter sought to be
> patented and the prior art are such that the subject matter as a whole would have been obvious at
> the time the invention was made to a person having ordinary skill in the art to which said subject
> matter pertains. Patentability shall not be negatived by the manner in which the invention was
> made.

3.   Claims 1-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Basch et al

(US Patent 6,119,103)

With reference to claims 1, 2, 16, 19 and 20 Basch teaches a computer-implemented

method, a computerized system, a computer executable program code residing on a computer

readable medium and a computer data signal for managing risk related to a financial transaction,

the method comprising: receiving informational data from an information source; receiving a

financial transaction risk variable; associating the received informational data from an

information source to the financial transaction risk variable; and transmitting the informational

data associated with the financial transaction risk variable. (See Basch Abstract, Figure 1 and

claims 1-9, 19 and 29). Communication network, executable software stored on the server and

executable on demand and the computer data signal are inherent in the invention of Basch.

Informational data includes historical data as well as current or updated data.

Basch does not explicitly teach the steps of tagging the information with an indicator of

the information source and transmitting a link to the information source.

Official notice is taken that these steps are old and well known in the art. These steps help identify the source of information and make it easy for the user to contact the information source when necessary.

It would have been obvious to one with ordinary skill in the art at the time of invention to include these steps to the invention of Basch. The combination of the disclosures taken as a whole suggests that it would have helped the user identify the source of information and make it easy for the user to contact the information source when necessary.

With reference to Claim 3, Basch teaches the step of generating a risk quotient and a suggested action responsive to the risk quotient (See Basch Column 5 lines 11-17). The risk score is interpreted to include a risk quotient also and the step of transmitting the score to an account issuer based on the score is interpreted to include the step of generating a suggested action responsive to the risk quotient.

With reference to Claim 4, Basch teaches a method of claim 3 additionally comprising the steps of: storing the information received, the risk quotient and the suggested action; and generating a diligence report referencing the stored information. (See Basch claims 3-7 and Column 10 lines 24- 32 and 55-60) The reports are interpreted to include diligence reports also.

With reference to Claim 5, Basch teaches a method of claim 4 wherein the diligence report comprises the information received relating to details of the transaction and actions taken responsive to the risk quotient. (See Basch Column 13 lines 26-62) The format of the alerts and reports are interpreted to include details of the financial transaction and actions taken responsive to the risk quotient.

With reference to Claim 6, Basch teaches a method of claim 4 wherein the suggested

action is additionally responsive to the information received. (See Basch Column 8 lines 2-12)

The dispute action is interpreted to include action is additionally responsive to the information

received.

With reference to Claim 7, Basch teaches a method of claim 4 wherein specific filters can

be tailored according to a geographic location and for a particular type of transaction. (See Basch

Column 16 lines 26-32 and 51-57) Designing filters tailored according to a geographic location

and for a particular type of transaction is interpreted to include the step wherein suggested action

is directed towards reducing risk related to a transaction with international exposure.

With reference to Claim 8, Basch teaches a method of claim 4 wherein the suggested

action comprises refusing to perform a transaction. (See Basch claim 6) Denying authorization

request is interpreted to include the step of refusing to perform a transaction.

With reference to Claim 9, Basch teaches a method of claim 4 wherein the suggested

action comprises blocking acceptance of an account. (See Basch claim 6) Denying authorization

request is interpreted to include the step of blocking acceptance of an account.

With reference to Claim 10, Basch teaches a method of claim 4 wherein the suggested

action comprises notifying an authorized private or public data services. (See Basch Column 9

line 62 – Column 10 line 3) The authorized private or public data services are interpreted to

include an authority.

With reference to Claims 11 and 12, Basch teaches a method of claim 1 or 2 wherein the

risk variable comprises the identity of an entity involved in the transaction (See Basch Column 5

lines 8-11) and wherein the information received is received electronically (See Basch Column 8

lines 20-22 and Column 8 line 60 – Column 9 line 10).

With reference to Claim 13, Basch teaches a method of claim 3 additionally comprising

the step of aggregating risk quotients relating to a financial institution to assess a level of

identified risk to which the financial institution is exposed. (See Basch Column 5 line 62 –

Column 6 line 8)

With reference to Claim 14, Basch teaches a method of claim 3 wherein scores are

generated for transactions. (See Basch Column 17 lines 9-11) The scores are interpreted to

include an average risk quotient associated with a transaction.

With reference to Claim 15, Basch teaches a method of claim 1 or 2 wherein the

transaction comprises opening a financial account (See Basch Column 11 lines 3-5).

With reference to Claims 17 and 18, Basch teaches a system of claim 16 wherein the

informational data received is generated by public agencies (See Basch Column 6 lines 25-30)

and wherein the computerized device is a computer (See Basch Column 3 lines 51-55). Public

agencies are interpreted to include government agencies also and computers are interpreted to

include personal computers also.

With reference to Claim 21, Basch teaches a method of interacting with a network access

device so as to manage risk relating to a financial transaction, the method comprising the steps of

identifying risk variable to a risk management server; receiving informational data related to the

risk variable; and requesting a link to an information source associated with the information

received related to the risk variable (See discussion of claim 1 above) Requesting a link to an

information source is inherent in the disclosure of Basch.

Basch does not explicitly teach the step of receiving a link to the information source.

Official notice is taken that the step of receiving a link to the information source is old

and well known in the art. This step help helps the user make contact with the information source

in a timely and efficient manner.

It would have been obvious to one with ordinary skill in the art at the time of invention to

include the step of receiving a link to the information source to the invention of Basch. The

combination of the disclosures taken as a whole suggests that it would have helped the user make

contact with the information source in a timely and efficient manner.

Conclusion

4.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is

(703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to

7:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or

Official faxes and Draft or Informal faxes to the Patent Office is (703) 872-9306. Any inquiry of

a general nature or relating to the status of this application should be directed to the Group

receptionist whose telephone number is (703) 308-1113.

N. Subramanian
November 14, 2003

Richard Weisberger
Primary Examiner